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April 23, 2004

Federal Election Commission 999 E Street, N.W. Washington, D.C. 10463

Re:

Re: MUR 5421

Complaint of Judicial Watch, dated March 1,2003

Dear Sirs:

We are counsel to Mrs. Teresa F. Heinz Kerry and respectfully submit this response to your letter of March 9, 2004, enclosing a copy of a complaint filed by Judicial Watch, dated March 1, 2004. This complaint addresses a mortgage loan taken out by Senator Kerry on the personal residence owned jointly by the Senator and Mrs. Heinz Kerry as tenants by the entirety, located at 19 Louisburg Square, Boston, Massachusetts ("the property"). Record ownership of that residence is in the name of the T & J Louisburg Square Nominee Trust ("the Trust"), the beneficiaries of which are Senator John Kerry and Mrs. Heinz Kerry.

As a beneficial owner of the property, Mrs. Heinz Kerry was requested to, and did sign a written acknowledgement that the Trust could allow a mortgage to be placed on the property as required by the terms of the loan taken out by her husband.

Senator Kerry's Campaign Committee is responding to this complaint and will be providing the Commission information on the mortgage and loan.

Respectfully Submitted,

Paul. Bschorr

Counsel for Mrs."Teresa F. Heinz Kerry

pjb:lm